



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**APPLICANT:** Davin Edward Lopez **EXAMINER:** Jean D. Janvier

**SERIAL NO.:** 09/641,714 **ART UNIT:** 3622

**FILING DATE:** 08/21/2000 **DOCKET NO.:** 1000-1372

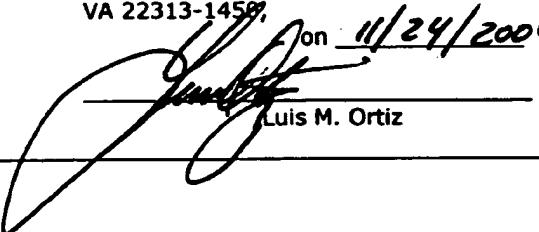
**TITLED:** PROCESSING NEGOTIABLE ECONOMIC CREDITS THROUGH  
ELECTRONIC HAND HELD DEVICES

**CERTIFICATE OF MAILING**

**Please forward all correspondence to:**  
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Luis M. Ortiz

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Commissioner for Patents  
P.O. Box 1450  
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**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Dear Sir:

This paper is filed in response to the Office Action dated June 25, 2004 in connection with the above-identified application. In response to the Office Action, made Final, in the above captioned matter, please enter the following amendments and consider the enclosed response.

A petition for a 2-month extension of time and associated fee is being submitted together with this communication.

Amendments of the claims begin on page 2.

Applicants' remarks begin on page 6.